

Information to identify the case:

Debtor 1:	James Walter Lucas	Social Security number or ITIN:	xxx-xx-5317
	First Name Middle Name Last Name	EIN:	__-_____-
Debtor 2:	Barbara Jean Lucas	Social Security number or ITIN:	xxx-xx-9510
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-_____-
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 11/28/16
Case number:	16-32586-VFP	Date case converted to chapter:	11 6/9/17

Official Form 309E (For Individuals or Joint Debtors)

Notice of Chapter 11 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James Walter Lucas	Barbara Jean Lucas
2. All other names used in the last 8 years		
3. Address	884 Sanford Ave Irvington, NJ 07111-1510	884 Sanford Ave Irvington, NJ 07111-1510
4. Debtor's attorney Name and address	Scott J. Goldstein Law Offices of Scott J. Goldstein, LLC 280 West Main Street Denville, NJ 07834	Contact phone 973-453-2838
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 6/13/17

For more information, see page 2 >

6. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

July 19, 2017 at 10:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**Office of the US Trustee, 1085
Raymond Blvd., One Newark Center,
Suite 1401, Newark, NJ 07102-5504**

7. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

First date set for hearing on confirmation of plan. The court will send you a notice of that date later.

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

**Filing deadline for
dischargeability complaints:
9/18/17**

Deadline for filing proof of claim:

10/17/17

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed*, *contingent*, or *unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at www.pacer.gov.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing Deadline:

30 days after the *conclusion* of the meeting of creditors

8. Creditors with a foreign address

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

9. Filing a Chapter 11 bankruptcy case

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.

10. Discharge of debts

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

11. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed

as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 James Walter Lucas
 Barbara Jean Lucas
 Debtors

Case No. 16-32586-VFP
 Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309E

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jun 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2017.

db/jdb
 aty James Walter Lucas, Barbara Jean Lucas, 884 Sanford Ave, Irvington, NJ 07111-1510
 +Justin Plean, Robertson, Anschutz & Schneid, PL, 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 516519990 Bayview Financial Loan, 2601 S Bayshore Dr Fl 4, Miami, FL 33133-5413
 516759667 +Bayview Loan Servicing, LLC, Powers Kirn, LLC, PO Box 848, Moorestown, NJ 08057-0848
 516842931 +City of Newark, Department of Water and Sewer Utilities, C/O Law Department,
 920 Broad Street, Rm. 316, Newark, NJ 07102-2609
 516850836 +City of Newark, Tax Collector, c/o Law Department, 920 Broad Street, Rm. 316,
 Newark, NJ 07102-2609
 516519992 City of Newark - Tax Department, 920 Broad St, Newark, NJ 07102-2660
 516553311 +DEUTSCHE BANK NATIONAL TRUST COMPAMY, Robertson, Anschutz & Schneid, PL,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 516519995 ++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610,
 Saint Paul, MN 55101-7707)
 516759602 Deutsche Bank National Trust Company, as Trustee f, Ocwen Loan Servicing, LLC,
 Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
 516630329 +Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 516589580 NNPL Trust Series 2012-1, c/o Shellpoint Mortgage Servicing, PO Box 10826,
 Greenville, SC 29603-0826
 516520000 Ocwen, Attention: Bankruptcy, PO Box 24738, West Palm Beach, FL 33416-4738
 516520002 +Ocwen/litton, 4828 Loop Central Dr, Houston, TX 77081-2193
 516520003 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 516520006 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, N.J. Division of Taxation Bankruptcy Sec,
 PO Box 245, Trenton, NJ 08695-0245)
 516520005 Shellpoint Mortgage SE, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: sjg@sgoldsteinlaw.com Jun 13 2017 22:18:21 Scott J. Goldstein,
 Law Offices of Scott J. Goldstein, LLC, 280 West Main Street, Denville, NJ 07834
 smg EDI: IRS.COM Jun 13 2017 21:53:00 Dist Dir of IRS, Insolvency Function, PO Box 724,
 Springfield, NJ 07081-0724
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2017 22:19:21 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 13 2017 22:19:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516519991 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 13 2017 22:19:52
 Bayview Financial Loan, Bankruptcy Dept, 4425 Ponce de Leon Blvd Fl 5,
 Miami, FL 33146-1873
 516519994 EDI: RCSFNBMARIN.COM Jun 13 2017 21:53:00 Credit One Bank NA, PO Box 98872,
 Las Vegas, NV 89193-8872
 516519993 EDI: RCSFNBMARIN.COM Jun 13 2017 21:53:00 Credit One Bank NA, PO Box 98873,
 Las Vegas, NV 89193-8873
 516715658 E-mail/Text: bankruptcy.bnc@ditech.com Jun 13 2017 22:19:04
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516519996 EDI: FORD.COM Jun 13 2017 21:53:00 Ford Motor Credit, PO Box 62180,
 Colorado Springs, CO 80962-2180
 516519997 E-mail/Text: HWIBankruptcy@hunterwarfield.com Jun 13 2017 22:19:26 Hunter Warfield,
 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
 516615227 EDI: RESURGENT.COM Jun 13 2017 21:53:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 516519999 EDI: MID8.COM Jun 13 2017 21:53:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 516520001 Fax: 407-737-5634 Jun 13 2017 22:29:03 Ocwen Loan Servicing, 1661 Worthington Rd Ste 100,
 West Palm Beach, FL 33409-6493
 516520004 EDI: SEARS.COM Jun 13 2017 21:53:00 Sears/Citibank, NA, PO Box 20363,
 Kansas City, MO 64195-0363
 516668832 +EDI: RMSC.COM Jun 13 2017 21:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516544990 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Jun 13 2017 22:19:26 Talmadge Village LLC,
 c/o Hunter Warfield, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415

TOTAL: 16

District/off: 0312-2

User: admin
Form ID: 309E

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Total Noticed: 33

Date Rcvd: Jun 13, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516544946* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, PO BOX 62180,
Colorado Springs, CO 80962-4400)
516519998* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,
Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2017 at the address(es) listed below:

Betsy Ann Rosenbloom on behalf of Creditor Bayview Loan Servicing, LLC
brosenbloom@wcmolaw.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Justin Plean on behalf of Creditor The Bank of New York Mellon Trust Company
jplean@rasflaw.com, bkyecf@rasflaw.com; ras@ecf.courtdrive.com
Justin Plean on behalf of Debtor James Walter Lucas jplean@rasflaw.com,
bkyecf@rasflaw.com; ras@ecf.courtdrive.com
Justin Plean on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY jplean@rasflaw.com,
bkyecf@rasflaw.com; ras@ecf.courtdrive.com
Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,
gshasa@rasnj.com; bkyecf@rasflaw.com; legerman@rasnj.com
Scott J. Goldstein on behalf of Joint Debtor Barbara Jean Lucas sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; G31979@notify.cincompass.com
Scott J. Goldstein on behalf of Debtor James Walter Lucas sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; G31979@notify.cincompass.com
Steven P. Kelly on behalf of Creditor Wilmington Savings Fund Society, Et Al...
skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III on behalf of Creditor Bayview Loan Servicing, LLC ecf@powerskirn.com
William M.E. Powers on behalf of Creditor Bayview Loan Servicing, LLC ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Bayview Loan Servicing, LLC ecf@powerskirn.com
TOTAL: 13